

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James E. Pahel
Debtor

Case No. 17-00582-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Mar 31, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

Recip ID	Recipient Name and Address
db	+ James E. Pahel, 22448 CCC Memorial Hwy, Emporium, PA 15834-5814
cr	Deutsche Bank National Trust Company, as Trustee f, Robertson, Anschutz, Schneid, Crane & Pa, Road, Fairfield, NJ 07004
4884455	+ Cheryl-Lane H. Bechakas, Esquire, Bechakas & Bechakas, LLP, Townsend Square, 5330 Main Street, Suite 240, Buffalo, NY 14221-5360
4884458	+ EverBank, PO Box 530579, 501 Riverside Avenue, Atlanta, GA 30353-0579
4884459	+ FNB Omaha, 1620 Dodge Street, Omaha, NE 68197-0003
4897241	First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430, San Diego, CA 92150-3430
4888911	+ First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
4955574	Grassy Sprain Group, Inc., 1003 Yamato Road, Suite 308, Boca Raton, FL 33431-4403
4955575	Grassy Sprain Group, Inc., 1003 Yamato Road, Suite 308, Boca Raton, FL 33431-4403, Grassy Sprain Group, Inc., 1003 Yamato Road, Suite 308 Boca Raton, FL 33431-4403
4884460	+ LoanDepot, PO Box 11733, Newark, NJ 07101-4733
5130769	+ TIAA,FSB, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
4884464	TVGA Engineering, Surveying, P.C., 1000 Maple Road, Elma, NY 14059

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: QWJCHRISTOPHERSN.COM	Mar 31 2022 22:43:00	Wendy J Christophersen, Wendy J Christophersen, Attorney at Law, 403 Main Street, Suite 500, Buffalo, NY 14203, UNITED STATES 14203-2104
4884452	+ EDI: CAPITALONE.COM	Mar 31 2022 22:43:00	Cabelas World Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463
4884453	+ EDI: CAPITALONE.COM	Mar 31 2022 22:43:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
4884456	+ EDI: CITICORP.COM	Mar 31 2022 22:43:00	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
4884457	EDI: DISCOVER.COM	Mar 31 2022 22:43:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
5393772	+ Email/Text: bankruptcynotice@franklincredit.com	Mar 31 2022 18:39:00	Deutsche Bank National Trust Company, as Trustee f, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
4884454	EDI: JPMORGANCHASE	Mar 31 2022 22:43:00	Chase Card Services, PO Box 15153, Wilmington, DE 19886
4884463	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Mar 31 2022 18:39:00	State Farm Bank, PO Box 3299, Milwaukee, WI 53201
4895773	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Mar 31 2022 18:39:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
4935069	Email/Text: Bankruptcy.Notices@pnc.com	Mar 31 2022 18:39:00	PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342
4884461	Email/Text: Bankruptcy.Notices@pnc.com		

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4937586	EDI: PRA.COM	Mar 31 2022 18:39:00	PNC Mortgage, PO Box 1820, Dayton, OH 45401
4884462	+ EDI: CITICORP.COM	Mar 31 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4931110	+ EDI: AIS.COM	Mar 31 2022 22:43:00	Sears/CNBA, PO Box 6282, Sioux Falls, SD 57117-6282
4928341	EDI: CAPITALONE.COM	Mar 31 2022 22:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4884465	+ EDI: QWJCHRISTOPHERSN.COM	Mar 31 2022 22:43:00	WORLD'S FOREMOST BANK-CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
		Mar 31 2022 22:43:00	Wendy J. Christopherson, Chapter 7 Trustee, 403 Main Street, Suite 500, Buffalo, NY 14203-2104

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	First Associates Loan Servicing LLC, as agent for Loan Depot, LLC, PO Box 503430, San Diego, CA 92150-3430

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

Name	Email Address
Brian C Thompson	on behalf of Debtor 1 James E. Pahel bthompson@thompsonattorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;kfinke@thompsonattorney.com;jcastello@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Charles G. Wohlrab	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Ameriquest Mortgage Securities Inc. cwohlab@raslg.com
Charles G. Wohlrab	on behalf of Creditor TIAA FSB cwohlab@raslg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Marisa Myers Cohen	

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on behalf of Creditor TIAA FSB ecfmail@mwclaw.com

Raymond M Kempinski

on behalf of Creditor TIAA FSB ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com

Samuel R Grego

on behalf of Plaintiff World's Foremost Bank sgreg@dmclaw.com gmichaels@dmclaw.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

Wendy Joan Christophersen

on behalf of Creditor Wendy J Christophersen wendyjclaw@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1	James E. Pahel	Social Security number or ITIN	xxx-xx-1234
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:17-bk-00582-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James E. Pahel

3/31/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.